

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ROME DIVISION

IN RE:)
YOLANDA DENISE JONES)
) CHAPTER 13
)
) CASE NO. 17-42281-PWB
DEBTOR.)
) JUDGE BONAPFEL

**POST-CONFIRMATION MODIFICATION OF PLAN
AND REQUEST FOR ITS APPROVAL**

YOLANDA DENISE JONES Debtor, proposes to modify the confirmed plan of reorganization as set forth below and request that this modification be approved.

MODIFICATION OF PLAN

YOLANDA DENISE JONES, Debtor, hereby modifies the Chapter 13 Plan, which the Court Confirmed on February 15, 2018 as follows;

- 1) Debtor amends the plan to increase monthly plan payments to \$280.00 per month.
- 2) Debtor amends the plan, section 2, to remove the step provision that stated, "Debtor's plan payment shall increase by \$160 in month December 2018 upon completion or termination of Aaron's payment".
- 3) Debtor amends the plan, section 3(B) to increase monthly attorney's fees to \$260.00 per month.
- 4) Debtor amends the plan, section 6(a), to include a debt with Michigan Department of Treasury for a total of \$1,467.00, with an interest rate of 4% and monthly payments of \$260.00 beginning September 2019.

This 9th day of April 2019.

Respectfully Submitted,

/s/ Yolanda Denise Jones
Debtor

/s/ Jeffrey Kelly
Attorney for Debtor
GA Bar No.: 412798

Law Office of Jeffrey B. Kelly, P.C.
107 E. 5th Avenue
Rome, GA 30161
(706) 295-0030
(706) 413-1365 (fax)
lawoffice@kellycanhelp.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ROME DIVISION**

IN RE:)
YOLANDA DENISE JONES)
DEBTOR.)
CHAPTER 13)
CASE NO. 17-42281-PWB)
JUDGE BONAPFEL)

NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN,
DEADLINE FOR FILING WRITTEN OBJECTIONS AND
HEARING DATE AND TIME IF OBJECTION IS TIMELY FILED

To: Creditors and Other Parties in Interest

PLEASE TAKE NOTICE that the Debtor filed and served on you a proposed modification to the confirmed plan in this case. Pursuant to Rule 3015(g) of the Federal Rules of Bankruptcy Procedure, any creditor or other party in interest opposing this proposed modification must file that objection in writing with the Court on or before the following deadline.

DEADLINE FOR FILING OBJECTIONS: May 3, 2019.

PLACE OF FILING: United States Bankruptcy Court
600 East First St Room 339
Rome, GA 30161

If you mail an objection to the Court for filing, you must mail it early enough, so the Court will receive it on or before the date stated above.

You must also serve a copy on the undersigned at the address stated below and on the Debtor at:

Yolanda Jones
20 Mattie Ln
Douglasville, GA 30134

PLEASE TAKE FURTHER NOTICE that if an objection to the proposed Modification is timely filed, the Court will hold a hearing on the Modification in courtroom 342 on **May 15, 2019 at 9:50 AM**, U.S. Courthouse, 600 East First Street, Rome, GA 30161. **If no objection is timely filed, the proposed Modification will be**

effective pursuant to 11 U.S.C. § 1329(b)(2) as a part of the Confirmed Plan without further notice of hearing.

This 9th day of April 2019.
Respectfully Submitted,

/s/ Yolanda Denise Jones
Debtor

/s/ Jeffrey Kelly
Attorney for Debtor
GA Bar No.: 412798

Law Office of Jeffrey B. Kelly, P.C.
107 E. 5th Avenue
Rome, GA 30161
(706) 295-0030
(706) 413-1365 (fax)
lawoffice@kellycanhelp.com

United States Bankruptcy Court
Northern District of Georgia

In re Yolanda Denise Jones

Debtor(s)

Case No. 17-42281-pwb
Chapter 13

CHAPTER 13 PLAN

Extension

Composition

PLAN AMENDMENT TO AMEND PARAGRAPH 2 REDUCING THE TRUSTEE PAYMENT DUE TO DECREASED INCOME EFFECTIVE JANUARY, 2019 AND PROVIDING PAYMENT TO SECURED CREDITOR

You should read this Plan carefully and discuss it with your attorney. Confirmation of this Plan by the Bankruptcy Court may modify your rights by providing for payment of less than the full amount of your claim, by setting the value of the collateral securing your claim, and/or by setting the interest rate on your claim.

Debtor or Debtors (hereinafter called "Debtor") proposes this Chapter 13 Plan:

1. Submission of Income. Debtor submits to the supervision and control of the Chapter 13 Trustee ("Trustee") all or such portion of future earnings or other future income of Debtor as is necessary for the execution of this Plan.

2. Plan Payments and Length of Plan. Debtor will pay the sum of \$280.00 Monthly to Trustee by Payroll Deduction(s) or by Direct Payment(s) for the applicable commitment period of 36 months, unless all allowed claims in every class, other than long-term claims, are paid in full in a shorter period of time. The term of this Plan shall not exceed sixty (60) months. See 11 U.S.C. §§ 1325(b)(1)(B) and 1325(b)(4). Each pre-confirmation plan payment shall be reduced by any pre-confirmation adequate protection payment(s) made pursuant to Plan paragraph 6(A)(i) and § 1326(a)(1)(C).

The following alternative provision will apply if selected:

IF CHECKED, Plan payments will increase by \$ 400 in month September 2021 upon completion or termination of non-filing spouse's car payment. Plan payments will increase by \$ 526 in month September 2022 upon completion or termination of non-filing spouse's car payment.

3. Claims Generally. The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief. An allowed proof of claim will be controlling, unless the Court orders otherwise. Objections to claims may be filed before or after confirmation.

4. Administrative Claims. Trustee will pay in full allowed administrative claims and expenses pursuant to §507(a)(2) as set forth below, unless the holder of such claim or expense has agreed to a different treatment of its claim.

(A). **Trustee's Fees.** The Trustee shall receive a statutory fee in the amount established by the Attorney General and the United States Trustee.

(B). **Debtor's Attorney's Fees.** Debtor and Debtor's attorney have agreed to a base attorney fee in the amount of \$ 4,050.00 for the services identified in the Rule 2016(b) disclosure statement filed in this case. The amount of \$ 0.00 was paid prior to the filing of the case. The Trustee shall disburse the unpaid amount of the fee, \$ 4,050.00, as allowed under General Order 18-2015, as follows: (1) Upon the first disbursement following confirmation of a Plan, the Trustee shall disburse to Debtor's attorney from the funds available and paid into the office of the Trustee by Debtor or on Debtor's behalf, up to \$ 4050.00 after the payment of any payments under 11 U.S.C. § 1326(a)(1)(B) or (C) and administrative fees. The remaining balance of the fees shall be paid up to \$ 260.00 per month until the fees are paid in full; (2) If the case is converted prior to confirmation of the plan, Debtor directs the Trustee to pay fees to Debtor's attorney from the funds available of \$ 2,000.00 (amount not to exceed \$2,000); (3) If the case is dismissed prior to confirmation of the plan, fees for Debtor's attorney of \$ 2,000.00 as set forth on the 2016(b) disclosure statement (amount not to exceed \$2,000) are allowed pursuant to General Order 18-2015 and shall be paid by the Trustee from the funds available without a fee application. Debtor's attorney may file a fee application for fees sought over \$2,000.00 within 10 days of the Order of Dismissal; (4) If the case is converted after confirmation of the plan, Debtor directs the Trustee to pay to Debtor's attorney from the funds available, any allowed fees which are unpaid; and (5) If the case is dismissed after confirmation of the plan, Trustee shall pay to Debtor's attorney from the funds available, any allowed fees which are unpaid.

Debtor and Debtor's attorney have further agreed that Debtor's attorney may be paid for "non-base services" as they are performed on an as-needed basis. These "non-base" services, and the agree fee for each, are identified in paragraph 6 of the Rule 2016(b) disclosure statement in this case. Upon Completion of a "non-base" service, Debtor's attorney may file an application with the Court, servicing all parties-in-interest with notice of the application and providing an opportunity to be heard on the matter. If the "non-base" fee is approved by the Court, the fee shall be added to the balance of the unpaid fee in this case and paid in accordance with paragraph 4(B), above. If the base fee has been paid in full, then the fee shall be paid up \$250 per month, and the distribution to creditors shall be reduced, pro rata, by that amount until the additional fee is paid in full.

5. Priority Claims.

(A). Domestic Support Obligations.

None. If none, skip to Plan paragraph 5(B).

(i). Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(ii). The name(s) and address(es) of the holder of any domestic support obligation are as follows. *See 11 U.S.C. §§ 101(14A) and 1302(b)(6).*

-NONE-

(iii). Anticipated Domestic Support Obligation Arrearage Claims

(a). Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

None; or

(a) Creditor (Name and Address)	(b) Estimated arrearage claim	(c) Projected monthly arrearage payment
-NONE-		

(b). Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

None; or
Claimant and proposed treatment: **-NONE-**

(B). Other Priority Claims (e.g., tax claims). All other allowed priority claims will be paid in full, but will not be funded until after all secured claims, lease arrearage claims, and domestic support claims are paid in full.

(a) Creditor	(b) Estimated claim
Georgia Department of Revenue	0.00
IRS	2000.00

6. Secured Claims.

(A). Claims Secured by Personal Property Which Debtor Intends to Retain.

(i). **Pre-confirmation adequate protection payments.** No later than 30 days after the date of the filing of this plan or the order for relief, whichever is earlier, the Debtor shall make the following adequate protection payments to creditors pursuant to § 1326(a)(1)(C). If the Debtor elects to make such adequate protection payments on allowed claims to

the Trustee pending confirmation of the plan, the creditor shall have an administrative lien on such payment(s), subject to objection. If Debtor elects to make such adequate protection payments directly to the creditor, Debtor shall provide evidence of such payment to the Trustee, including the amount and date of the payment.

Debtor shall make the following adequate protection payments:

directly to the creditor; or
 to the Trustee pending confirmation of the plan.

(a) Creditor	(b) Collateral	(c) Adequate protection payment amount
-NONE-		

(ii). **Post confirmation payments.** Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (a) and (b). If the Debtor elects to propose a different method of payment, such provision is set forth in subparagraph (c).

(a). **Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. *See* § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). Upon confirmation of the plan, the interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

None; or

(a) Creditor	(b) Collateral	(c) Purchase date	(d) Claim amount	(e) Interest rate	(f) Monthly payment
Michigan Dept of Revenue	Tax Lien	NPNP	\$1,467.00	4.00%	In September 2019, plan payment shall begin at \$260 per month.

(b). **Claims to Which § 506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 6(A)(ii)(a). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

None; or

(a) Creditor	(b) Collateral	(c) Purchase date	(d) Replacement value	(e) Interest rate	(f) Monthly payment
None					

(c). Other provisions.

(B). Claims Secured by Real Property Which Debtor Intends to Retain. Debtor will make all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

(a) Creditor	(b) Property description	(c) Estimated pre-petition arrearage	(d) Projected monthly arrearage payment
-NONE-			

(C). Surrender of Collateral. Debtor will surrender the following collateral no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. Any claim filed by a secured lien holder whose collateral is surrendered will be treated as unsecured. Any involuntary repossession/foreclosure prior to confirmation of this Plan must be obtained by a filed motion and Court order, unless the automatic stay no longer applies under § 362(c). Upon Plan confirmation, the automatic stay will be deemed lifted for the collateral identified below for surrender and the creditor need not file a Motion to Lift the Stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-Debtor stay, or to abrogate Debtor's state law contract rights.

(a) Creditor	(b) Collateral to be surrendered
-NONE-	

7. Unsecured Claims. Debtor estimates that the total of general unsecured debt not separately classified in Plan paragraph 10 is \$ 0.00. After all other classes have been paid, Trustee will pay to the creditors with allowed general unsecured claims a pro rata share of \$ 0.00 or 0 %, whichever is greater. Trustee is authorized to increase this dollar amount or percentage, if necessary, in order to comply with the applicable commitment period stated in paragraph 2 of this Plan.

8. Executory Contracts and Unexpired Leases. The following executory contracts and unexpired leases are assumed, and payments due after the filing of the case will be paid directly by Debtor, not through Trustee, as set forth below in column (c).

Debtor proposes to cure any default by paying the arrearage on the assumed leases or contracts in the amounts projected in column (d) at the same time that payments are made to secured creditors. All other executory contracts and unexpired leases of personal property are rejected upon conclusion of the confirmation hearing.

None; or Debtor assumes lease with Aaron's

(a) Creditor	(b) Nature of lease or executory contract	(c) Payment to be paid directly by Debtor	(d) Projected arrearage monthly payment through plan (for informational purposes)
Aaron's	Furniture lease	160.00	0.00

9. Property of the Estate. Property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

10. Other Provisions:

(A). Special classes of unsecured claims.

(B). Other direct payments to creditors. DEBT TO US AUTO FINANCE SECURED BY 2015 CHEVY MALIBU SHALL BE PAID DIRECTLY BY NON-FILING COSIGNOR.

STUDENT LOANS SHALL BE PAID PRO RATA AS GENERAL UNSECURED CREDITORS.

(C). Other allowed secured claims: A proof of claim which is filed and allowed as a secured claim, but is not treated specifically under the plan, shall be funded with 4 % interest as funds become available after satisfaction of the allowed secured claims which have been treated by the plan and prior to payment of allowed non-administrative priority claims (except domestic support obligation claims as set forth in paragraph 5(A), above) and general unsecured claims. Notwithstanding the foregoing, the Debtor or any other party in interest may object to the allowance of the claim.

(D). Claims subject to lien avoidance pursuant to 11 U.S.C. §522(f): The allowed secured claim of each creditor listed below shall not be funded until all allowed, secured claims which are being treated by the plan are satisfied. If an order is entered avoiding the creditor's lien, that creditor's claim shall be treated as a general, unsecured claim to the extent it is not otherwise secured by property of the estate and treated by the plan. To the extent that the creditor's lien is not avoided and is not otherwise treated by the plan, the secured claim shall be funded as set forth in the above paragraph. This paragraph shall apply to the following creditors:

Southfield Family Dental

(E). Other provisions.

Date April 9, 2019

Signature /s/ Yolanda Denise Jones

Yolanda Denise Jones

Debtor

Attorney /s/ Jeffrey B. Kelly
Jeffrey B. Kelly 412798

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ROME DIVISION

IN RE:)
YOLANDA DENISE JONES)
) CHAPTER 13
)
) CASE NO. 17-42281-PWB
DEBTOR.)
) JUDGE BONAPFEL

CERTIFICATE OF SERVICE

This is to certify that I have this day served a copy of the foregoing Post Confirmation Plan Modification and Notice of Hearing on the following by U. S. Mail, in a properly stamped and addressed envelope.

Chapter 13 Trustee
Mary Ida Townsend
191 Peachtree St NE STE 2200
Atlanta GA 30303-1770

Yolanda Jones
20 Mattie Ln
Douglasville, GA 30134

All creditors on the attached matrix

This 9th day of April 2019.

/s/ Jeffrey B. Kelly
Jeffrey B. Kelly, Esquire
Attorney for Debtor
Bar No. 412798
107 E. 5th Avenue
Rome, GA 30161
Phone (678) 861-1127
Fax (706) 413-1365
lawoffice@kellycanhelp.com

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Case 17-42281-pwb

Northern District of Georgia

Rome

Tue Apr 9 14:08:55 EDT 2019

Aarons Sales & Lease

Attn: Bankruptcy

309 E Paces Ferry Rd Ne

Atlanta, GA 30305-2367

Ability Recovery Service
1 Montage Mountain Rd Ste A
Moosic, PA 18507-1777Allstate Indemnity Company
3075 Sanders Rd #H1A
Northbrook, IL 60062-7127

American Credit Collections

1 Montage Mountain Rd #A

Moosic, PA 18507-1777

American Medical Collection
4 Westchester Plaza Ste 110
Elmsford, NY 10523-1615Amsher
4524 Southlake Pkwy #15
Birmingham, AL 35244-3271

Arrow Exterminators

P.O. Box 2015

Cartersville, GA 30120-1684

Bank of America N.A.
P O Box 982284
El Paso, TX 79998-2284Bartow County Water Department
P.O. Box 850
Cartersville, GA 30120-0850

Bay Area Credit Service

P.O. Box 467600

Atlanta, GA 31146-7600

Benefit Overpayment Collection
PO Box 169
Grand Rapids, MI 49501-0169CBCS Collections
250 E Broad St
Columbus, OH 43215-3708

Capital Bank

1 Church St

Rockville, MD 20850-4190

Cartersville Medical Center
960 Joe Frank Harris Pkwy
Cartersville, GA 30120-2129Cartersville Pediatric
P.O. Box 200429
Cartersville, GA 30120-9008Cbe Group
Attn: Bankruptcy Department
Po Box 900
Waterloo, IA 50704-0900Central Credit Service
550 N Regency Square Blvd
Jacksonville, FL 32225Comenity Bank/Fashion Bug
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125Concord Management
15510 Sandspur Road
Maitland, FL 32794Credit Collection Services
725 Canton Street
Norwood, MA 02062
EOSCCA Collections
P.O. Box 329
Norwell, MA 02061-0329Damion Jones
20 Mattie Lane
Douglasville, GA 30134-4897ERC/Enhanced Recovery Corp
Attn: Bankruptcy
8014 Bayberry Rd
Jacksonville, FL 32256-7412Equifax
PO Box 740241
Atlanta, GA 30374-0241Experian
PO Box 9701
Allen, TX 75013-9701FedLoan Servicing
Attention: Bankruptcy
Po Box 69184
Harrisburg, PA 17106-9184Floyd Primary Services
P.O. Box 1882
Rome, GA 30162-1882Floyd Professional Billing
P.O. Box 1882
Rome, GA 30162-1882

(p) FOCUS RECEIVABLES MANAGEMENT LLC
1130 NORTHCCHASE PARKWAY STE 150
MARIETTA GA 30067-6429

(p) FORD MOTOR CREDIT COMPANY
P O BOX 62180
COLORADO SPRINGS CO 80962-2180

Geico Insurance
Credit Collection Services
Two Wells Ave Dept 9134
Newton Center, MA 02459-3225

(p) GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

HARBIN CLINIC LLC
C/O NATIONWIDE RECOVERY SERVICE
P.O. BOX 8005
CLEVELAND, TN 37320-8005

(p) HS FINANCIAL GROUP LLC
25651 DETROIT RD #203
WESTLAKE OH 44145-2415

HSI Financial Services, LLC
P.O. Box 934075
Atlanta, GA 31193-4075

I C System Inc
Po Box 64378
Saint Paul, MN 55164-0378

(p) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

IWU Collections
Student Account Services
1900 West 50th St
Marion, IN 46953-9393

Indiana Wesleyan University
1900 W 50th Street
Marion, IN 46953-9393

(p) JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Yolanda Denise Jones
20 Mattie Ln
Douglasville, GA 30134-4897

Kay Jewelers
P.O. Box 740425
Cincinnati, OH 45274-0425

Jeffrey B. Kelly
Law Office of Jeffrey B. Kelly, P.C.
107 E. 5th Avenue
Rome, GA 30161-1725

LCA Collections
344 Robinson Road
Chatsworth, GA 30705-5576

LJ Ross & Associates
4 Universal Way
Jackson, MI 49202-1455

LabCorp
P.O. Box 2240
Burlington, NC 27216-2240

Law Office of Donald Conrad
13750 Merriman Rd
Livonia, MI 48150-1814

Leroys Jewelers
Sterling Jewelers, Inc/Attn: Bankruptcy
Po Box 1799
Akron, OH 44309-1799

Medical Financial Soulitions
225 N Roase St
Kalamazoo, MI 49007-3823

Medical Revenue Service
P.O. Box 1149
Sebring, FL 33871-1149

Medicredit
P.O. Box 1629
Maryland Heights, MO 63043-0629

Merchants & Medical
6324 Taylor Rd
Flint, MI 48507-4685

Mhesla/gleksi
2401 International Lane
Madison, WI 53704-3121

Michigan Attorney General
525 W Ottawa Street
PO Box 48909
Lansing, MI 48933-1067

Michigan Department of Treasury
Office of Collections
P.O. Box 30168
Lansing, MI 48909-7668

Michigan Unemployment
Dept #771760
PO Box 77000
Detroit, MI 48277-2000

Midwest Recovery Systems
2747 W Clay Street Ste A
Saint Charles, MO 63301-2557

Monarch Recovery Management
10965 Decatur Road
Philadelphia, PA 19154-3210

Money Recovery Nationwide
Po Box 13129
Lansing, MI 48901-3129

Mount Lassen Emergency Physicians
P.O. Box 13626
Philadelphia, PA 19101-3626

NPAS Solutions
P.O. Box 2248
Maryland Heights, MO 63043-1048

Natiowide Recovery Service
Attn: Bankruptcy
Po Box 8005
Cleveland, TN 37320-8005

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes-Barr, PA 18773-9500

Navient Solutions, LLC on behalf of
TGSLC
PO BOX 83100
Round Rock, TX 78683-3100

Nelnet
Nelnet Claims/Bankruptcy
Po Box 82505
Lincoln, NE 68501-2505

Nelnet on behalf of GLHEC
Great Lakes Higher Education Corp
PO Box 8973
Madison WI 53708-8973

Penn Credit Corporation
916 S 14th St
Harrisburg, PA 17104-3425

Phoenix Financial Service
8902 Otis Ave
Ste 103A
Indianapolis, IN 46216-1009

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Purchasing Power
1375 Peachtree St NE Ste 500
Atlanta, GA 30309-3109

Regions Bank
P.O. Box 2224
Birmingham, AL 35246-0001

Southfield Family Dental PLLC
188800 W 10 Mile Rd
Southfield, MI 48075

(p) SPRINT NEXTEL CORRESPONDENCE
ATTN BANKRUPTCY DEPT
PO BOX 7949
OVERLAND PARK KS 66207-0949

State Collection Service
2509 S Stoughton Rd
Madison, WI 53716-3314

Superior Asset Management
1000 Abernathy Rd Ste 165
Atlanta, GA 30328-5612

TSI
Po Box 15609
Wilmington, DE 19850-5609

(p) TIDEWATER FINANCE COMPANY
P O BOX 13306
CHESAPEAKE VA 23325-0306

Tidewater Finance Company
c/o Charles T Day, III
1790 Atkinson Rd, Suite F
Lawrenceville, GA 30043-7989

Mary Ida Townson
Chapter 13 Trustee
Suite 2200
191 Peachtree Street, NE
Atlanta, GA 30303-1770

Trans Union
PO Box 1000
Chester, PA 19016-1000

Transworld Systems
280 Interstate North Circle #510
Atlanta, GA 30339-2452

U. S. Attorney
600 Richard B. Russell Bldg.
75 Ted Turner Drive, SW
Atlanta GA 30303-3315

U.S. Department of Education
c/o FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

US Dept of Education
Attn: Bankruptcy
Po Box 16448
Saint Paul, MN 55116-0448

United Recovery Systems
5800 North Course Drive
Houston, TX 77072-1613

Us Auto Finance/us Aut
824 N Market St Ste 220
Wilmington, DE 19801-3024

Wayn St Univ
Room 214 A S B 2
Detroit, MI 48202

Wayne State University
Hnj Studt Serv Bldg 3 E
Detroit, MI 48202

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4) .

Focus Receivables Management
1130 Northchase Pkwy Ste 150
Marietta, GA 30067

Ford Motor Credit
National Bankruptcy Service Center
Po Box 62180
Colorado Springs, CO 80962

Georgia Department of Revenue
Bankruptcy Section
PO Box 161108
Atlanta, GA 30321-1108

HS Financial Group, LLC
25651 Detroit Rd #203
Westlake, OH 44145

IRS
PO Box 105404
Atlanta, GA 30348-5404

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617

Portfolio Recovery
120 Corporate Blvd
Norfolk, VA 235020

Sprint
P.O. Box 4181
Carol Stream, IL 60197

Tidewater Finance Co
6520 Indian River Rd
Virginia Beach, VA 23464

End of Label Matrix	
Mailable recipients	91
Bypassed recipients	0
Total	91